

July 14, 2006

Federal Trade Commission
Office of the Secretary
Room H-135 (Annex W)
600 Pennsylvania Ave., N.W.
Washington, D.C. 20580

RE: Business Opportunity Rule, R511993

Dear Members of the Federal Trade Commission:

Thank you for this opportunity to respond with comments to the proposed Business Opportunity Rule. I have been a proud representative of Primerica Financial Services since I joined the company in June 2001. I love my company and what it stands for and feel blessed for having been introduced to, and given a chance in, this business. I joined this business part-time and have since become life insurance licensed in Oregon, Arizona, Washington and Utah and am also licensed and certified to sell securities and loan products in those states. Recently my husband and I decided to go full-time in the business because of the success we've achieved.

As a mother of six children, the most important benefit that Primerica offered was freedom with my day. I have time to coordinate my schedule so that I can be there for my kids while I build a business of my own. The number one question that people ask me when they learn I have six children is, "How can you afford it?" With Primerica, we have been blessed that, in addition to the time freedom that we enjoy, we are able to meet the expenses of our large family and also save for our future.

With all due respect, I am horrified by the requirements of the proposed business opportunity rule. Had I been recruited under the restrictions of the proposed rule, I certainly would not have joined. In addition to receiving an enormous document with more information than I needed, I would have been overwhelmed by the additional responsibilities of managing my contacts (to ensure the seven day period is met) and printing and distributing that huge disclosure document to others. Without a high-output printer at home, I would have had to pay, per page, for the printing of the disclosure document before each visit with a potential recruit.

Also, the seven day waiting period would have, within seven seconds, convinced me that there is something wrong with this business. Why is the government requiring me to think about joining this business for seven days? I would not have even considered this opportunity as soon as I had learned about a government mandated waiting period.

In conclusion, I would like to respectfully request the Commission reconsider the business opportunity rule. Aside from the success and freedom we've experienced through Primerica, I would have lost the opportunity to help others with life changing financial decisions, and that would have been the worst consequence of all. As I now deliver my first death claim, I am reminded of how important my work is and how, at the end of each day, I feel so proud of what I do. This is an opportunity that may make millions for some, and has brought financial independence to many – but most important of all – it has allowed hundreds of thousands of individuals to do something for their families and to do what's right for their clients.

The world does not need protection from our business; it needs the protection our business offers.

Thank you for your time,

Rebecca Bundy